

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

**Report at the close of business as of the end of fiscal year**

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

**NOTE:** The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Kathryn M. Austin

Name of the Holding Company Director and Official  
President and Chief Executive Officer  
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Kathryn M. Austin

Signature of Holding Company Director and Official  
 03/11/2022

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

**Date of Report** (top-tier holding company's fiscal year-end):

December 31, 2021

Month / Day / Year

N/A

Reporter's Legal Entity identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Community Bancorp

Legal Title of Holding Company

4811 US Route 5

(Mailing Address of the Holding Company) Street / P.O. Box

<u>Newport</u>	<u>VT</u>	<u>05855</u>
City	State	Zip Code

4811 US Route 5, Derby VT 05829

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Amber Roberge Finance Specialist

Name Title

802-334-7915 Ext 3544

Area Code / Phone Number / Extension

802-334-3484

Area Code / FAX Number

aroberge@communitynationalbank.com

E-mail Address

communitynationalbank.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
In accordance with the General Instructions for this report (check only one).		
1. a letter justifying this request is being provided along with the report .....	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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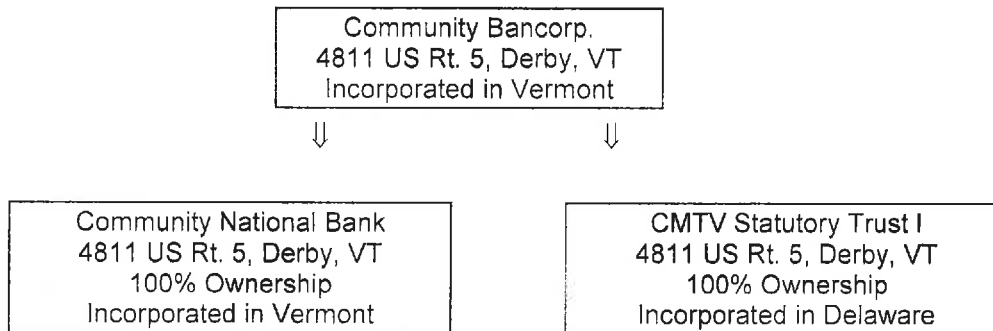
Physical Location (if different from mailing address)

**COMMUNITY BANCORP.**  
**FR Y-6**  
**December 31, 2021**

Item #1: Annual Report to shareholders

An Annual Report to Shareholders is prepared as well as a 10-K Report filed with the SEC.

Item #2a: Organization Chart



**LEI not applicable unless otherwise noted**

Item #2b: Domestic Branch Listing:

Attached

Item #3: Securities Holders

(1) Security holders owning 5% or more of the Corporation's outstanding common stock at year end include the following:

Name & Address (City, State, Country) (a)(b)	Number of Common Shares (c)	Percentage of voting shares in Community Bancorp. (c)
Anita G. Zucker North Charleston, SC, U.S.	300,000	5.58%

(2) Security holders owning 5% or more of the Corporation's outstanding common stock during the fiscal year include the following:

Name & Address (City, State, Country) (a)(b)	Number of Common Shares (c)	Percentage of voting shares in Community Bancorp. (c)
Anita G. Zucker North Charleston, SC, U.S.	300,000	5.64%

The Corporation has no other authorized class of stock.

Item #4: Directors and Officers

(1)(2)(3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names, & Address (City, State, Country)	(2) Principal Occupation if other than with Community Bancorp.	(3)(a)(b) Title & Position with Community Bancorp./ Community National Bank	(3)(c) Title & Position with Other Business	(4)(a)(b) Percentage of voting shares in Community Bancorp.	(4)(c) Other businesses 25% or more voting power
Kathryn M. Austin Morgan, VT, U.S.	N/A	President, CEO Director/ President & CEO, Director	N/A	1.20%	N/A
Louise M. Bonvechio Newport, VT, U.S.	N/A	Corp. Secretary & Treasurer/ Executive Vice President, CFO & Cashier	N/A	0.15%	N/A
Christopher Caldwell Newport, VT, U.S.	N/A	Executive Vice President / Chief Lending Officer	N/A	0.01%	N/A
Thomas E. Adams Derby Line, VT, U.S.	Real Estate Lessor	Director/ Director	Owner, NPC Realty, Inc.	0.52%	100%- NPC Realty, Inc.
Bruce Baker Burlington, VT, U.S.	Founding Member & Principal, Clarke Demas and Baker PLLC	Director/ Director	Attorney & Principal	0.00%	N/A
David M. Bouffard Newport, VT, U.S.	Former Co-owner Derby Village Store	Director/ Director	Former Co-Owner, Derby Village Store	0.03%	N/A
Aminta K. Conant St. Johnsbury, VT, U.S.	Consultant Part Owner and Special Project Manager Caledonia Spirits, Inc./Barr Hill	Director/ Director	Consultant Part Owner and Special Project Manager Caledonia Spirits, Inc./Barr Hill	0.05%	N/A
Jacques R. Couture Westfield, VT, U.S.	Dairy Farmer, Maple Products Producer	Director/ Director	Owner, Couture's Maple Shop	0.62%	N/A
David Laforce Newport, VT, U.S.	Furniture Manufacturer	Director/ Director	Owner, Built by Newport	0.06%	N/A
Rosemary M. Lalime Newport, VT, U.S.	Realtor	Director/ Vice President, Director	Owner/Principal Broker, RE/MAX All Seasons Realty	1.18%	N/A
Stephen P. Marsh Newport Ctr., VT, U.S.	Retired Bank Executive	Director/ Director	N/A	2.30%	N/A
Emma Marvin Hyde Park, VT, U.S.	Owner Butternut Mountain Farm	Director/ Director	Owner Butternut Mountain Farm	0.03%	N/A
Dorothy R. Mitchell Worcester, VT, U.S.	Consultant	Director/ Director	Board Chair, Vermont Student Assistance Corporation	0.13%	N/A

Jeffrey L. Moore St. Johnsbury, VT, U.S.	Freight Broker	Director/ Director	President/Owner, Quest Industries, Inc	0.08%	100% - Quest Industries, Inc.
Frederic Oeschger Derby, VT, U.S.	President & Principal, Fred's Energy, Inc., and D&C Transportation, Inc.	Director/ Director	President & Principal	2.11%	N/A
James G. Wheeler, Jr. East Burke, VT, U.S.	Attorney, Downs, Rachlin & Martin	Director/ Director	Attorney	0.03%	N/A

**Results:** A list of branches for your depository institution: **COMMUNITY NATIONAL BANK (ID\_RSSD: 270504)**.  
 This depository institution is held by **COMMUNITY BANCORP (1115040)** of **DERBY, VT**.  
 The data are as of **12/31/2021**. Data reflects information that was received and processed through **03/11/2022**.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:  
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	270504	COMMUNITY NATIONAL BANK	4811 US ROUTE 5	DERBY	VT	05829	ORLEANS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	3212813	NORTH MAIN STREET BRANCH	316 NORTH MAIN STREET	BARRE	VT	05641	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	513500	BARTON BRANCH	103 CHURCH STREET, SUITE A	BARTON	VT	05822	ORLEANS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	451303	DERBY LINE BRANCH	69 MAIN STREET	DERBY LINE	VT	05830	ORLEANS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	2645281	ENOSBURG FALLS BRANCH	49 SAMPSONVILLE ROAD	ENOSBURG FALLS	VT	05450	FRANKLIN	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	453400	ISLAND POND BRANCH	23 US ROUTE 105 EAST BRIGHTON ROAD	ISLAND POND	VT	05846	ESSEX	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	516109	DRIVE-IN BRANCH	467 BROAD STREET	LYNDONVILLE	VT	05851	CALEDONIA	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	3036130	STATE STREET BRANCH	99 STATE STREET	MONTPELIER	VT	05602	WASHINGTON	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	3620436	MORRISVILLE BRANCH	116 VT ROUTE 15 WEST	MORRISVILLE	VT	05661	LAMOILLE	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	390701	NEWPORT BRANCH	100 MAIN STREET	NEWPORT	VT	05855	ORLEANS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	2312118	ST JOHNSBURY BRANCH	857 MEMORIAL DRIVE	SAINT JOHNSBURY	VT	05819	CALEDONIA	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	
OK		Full Service	328807	TROY BRANCH	4245 VT RT 101	TROY	VT	05868	ORLEANS	UNITED STATES	Not Required	Not Required	COMMUNITY NATIONAL BANK	270504	